

IN THE CLAIMS

Please cancel claim 60, without prejudice.

Please amend claims 13 and 28 as follows:

13. (Amended) A wireless financial transaction system,
the system comprising;

a financial transaction device compatible with a
public switched telephone system and which transmits financial
signals indicative of the authorization or denial of said
financial transaction, said signals transmitted and received by
said financial transaction device having a first signal format
compatible with said public switched telephone system;

a wireless adaptor coupled to said financial
transaction device to receive said financial signals from said
financial transaction device in said first signal format and to
convert said financial signals from said first signal format to a
second signal format different from said first signal format and
incompatible with said public switched telephone system, said
wireless adaptor also converting said authorization signals from
said second format to said first format and transmitting said
authorization signals in said first format to said financial
transaction device;

a first wireless modem coupled to said wireless
adaptor to communicate with said wireless adaptor using said
second signal format;

a second wireless modem;

a wireless transmission system for transmitting signals from said first wireless modem to said second wireless modem and for transmitting signals from said second wireless modem to said first wireless modem;

a first communications means coupled to said second wireless modem;

a second communications means;

an authorization processor coupled to said second communications means, said authorization processor receiving signals indicative of said financial transaction via said second communications means and transmitting signals indicative of the authorization or denial of said financial transaction via said second communication means; [and]

a host computer coupled to said first communications means and said second communications means, said host computer receiving said signals indicative of said financial transaction from said financial transaction device via said wireless adaptor, said first wireless modem, said wireless transmission system, said second wireless modem and said first communication means, said host computer further transmitting to said authorization processor said signals indicative of said financial transaction via said second communications means, said host computer further receiving said signals indicative of the authorization or denial of said financial transaction from said authorization processor via said second communications means,

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said host computer further transmitting said signals indicative of the authorization or denial of said financial transaction to said financial transaction device via said first communication means, said second wireless modem, said wireless transmission system, said first wireless modem and said wireless adaptor[.];
and

wherein said wireless adaptor includes an audio frequency modem to convert said financial signals from said first signal format to digital signals and a processor to process said digital signals to said second signal format for transmission by said first wireless modem, said processor also processing said authorization signals in said second signal format to digital signals for conversion to said first signal format by said audio frequency modem.

28. (Amended) A wireless financial transaction system, said system comprising:

a financial transaction device compatible with a public switched telephone system and which transmits and receives signals indicative of a financial transaction;

a wireless adaptor having an audio frequency modem and coupled to said financial transaction device, said wireless adaptor receiving said signals from and transmitting said signals to said financial transaction device using said audio frequency modem, said wireless adaptor also including a data transmission

interface to receive and transmit digital data signals, said wireless adaptor processing said signals received from said financial transaction device using said audio frequency modem to generate said digital data signals for transmission using said data transmission interface and processing said digital data signals received by said data transmission interface to generate said signals for transmission to said financial transaction device using said audio frequency modem;

a first wireless modem coupled to said data transmission interface of said wireless adaptor;

a second wireless modem;

a wireless transmission system for transmitting signals from said first wireless modem to said second wireless modem and for transmitting signals from said second wireless modem to said first wireless modem;

a first communications means coupled to said second wireless modem;

a second communication means;

a wireless network terminal coupled to said first communications means and said second communications means, said wireless network terminal receiving and transmitting digital data, said wireless network terminal operative to receive said digital data signals from said second wireless modem via said first communications means and re-transmit said digital data signals via said second communications means, said wireless

network terminal being further operative to receive said digital data signals via said second communications means and re-transmit said digital data signals to said second wireless modem via said first communications means;

a third communications means;

an authorization processor coupled to said third communications means, said authorization processor receiving digital data signals indicative of said financial transaction via said third communications means and transmitting digital data signals indicative of the authorization or denial of said financial transaction via said third communications means; [and]

a host computer coupled to said second communications means and said third communications means, said host computer receiving said signals indicative of said financial transaction from said financial transaction device via said wireless adaptor, said first wireless modem, said wireless transmission system, said second wireless modem, said first communications means, said wireless network terminal and said second communications means, said host computer further transmitting to said authorization processor said signals indicative of said financial transaction via said third communications means, said host computer further receiving said signals indicative of the authorization or denial of said financial transaction from said authorization processor via said third communications means, said host computer further

transmitting said signals indicative of the authorization or denial of said financial transaction to said financial transaction device via said second communications means, said wireless network terminal, said first communications means, said second wireless modem, said wireless transmission system, said first wireless modem and said wireless adaptor[.]; and

wherein said wireless adaptor includes an audio frequency modem to convert said financial signals from said first signal format to digital signals and a processor to process said digital signals to said second signal format for transmission by said first wireless modem, said processor also processing said authorization signals in said second signal format to digital signals for conversion to said first signal format by said audio frequency modem.

Please add the following claims 61 to 68.

-- 61. A wireless financial transaction system according to claim 13 or claim 18 wherein said adaptor comprises:
a phone line interface compatible with the financial transaction device;
an audio frequency modem coupled to said phone line interface and operative to convert digital data signals into audio frequency signals, said audio frequency modem further

operative to convert audio frequency signals into digital data signals;

a data transmission interface coupled to the wireless modem, said data transmission interface for transmitting and receiving digital data signals; and

a communications processor coupled to said audio frequency modem for transmission and reception of digital data signals, said communications processor further coupled to said data transmission interface for transmission and reception of digital data signals, said communications processor operative to receive digital data signals from the financial transaction device via said data transmission interface, and said communications processor further operative to receive digital data signals from the wireless modem via said data transmission interface and transmit said digital data signals to the financial transaction device via said audio frequency modem and said phone line interface.

62. The system of claim 13 or claim 28 wherein said phone line interface includes a dial tone generator.

63. The system of claim 13 or claim 28 wherein said phone line interface includes a ringing generator.

64. The system of claim 13 or claim 28 wherein said phone line interface includes a dialed digit detector.

65. The system of claim 13 or claim 28 wherein said data transmission interface comprises a serial port.

66. The system of claim 13 or claim 28 further including a data compression circuit to compress said digital data received from the financial transaction device, said communications processor transmitting compressed digital data to the wireless modem via said data transmission interface.

67. The system of claim 13 or claim 28 further including a data encryption circuit to encrypt said digital data received from the financial transaction device, said communications processor transmitting encrypted digital data to the wireless modem via said data transmission interface.

68. The system of claim 13 or claim 28 further including a data compression circuit to compress said digital data received from the financial transaction device, said communications processor transmitting compressed and encrypted digital data to the wireless modem via said data transmission interface. --.